

**Information to identify the case:**

Debtor 1	<u>Nicholas J. Crupie</u>	Social Security number or ITIN	xxx-xx-8791
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Lisa A. Crupie</u>	Social Security number or ITIN	xxx-xx-5329
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-23700-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Nicholas J. Crupie

Lisa A. Crupie

2/11/25

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Nicholas J. Crupie  
Lisa A. Crupie  
Debtors

Case No. 19-23700-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 11, 2025

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Nicholas J. Crupie, Lisa A. Crupie, 161 Janyce Drive, Greensburg, PA 15601-3946
cr	TOYOTA MOTOR CREDIT CORPORATION, PO Box 829009, Dallas, TX 75382-9009

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 12 2025 05:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 12 2025 00:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 12 2025 05:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 12 2025 00:22:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Feb 12 2025 05:03:00	Americredit Financial Services, Inc. Db a GM Financ, P.O Box 183853, Arlington, TX 76096-3853
cr	+ EDI: PHINAMERI.COM	Feb 12 2025 05:03:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ Email/Text: ecfbnc@aldridgepите.com	Feb 12 2025 00:21:00	Bayview Loan Servicing, LLC, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
cr	+ EDI: PRA.COM	Feb 12 2025 05:03:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 12 2025 00:21:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15135645	EDI: PHINAMERI.COM	Feb 12 2025 05:03:00	Americredit Financial Services, Inc., Db a GM Financial, P.O Box 183853, Arlington, TX 76096
15126545	+ Email/PDF: bncnotices@becket-lee.com	Feb 12 2025 00:28:31	American Express, P.O. Box 981537, El Paso, TX 79998-1537
15140697	Email/PDF: bncnotices@becket-lee.com	Feb 12 2025 00:28:30	American Express National Bank, c/o Becket and

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			Lee LLP, PO Box 3001, Malvern PA 19355-0701
15164909	+ EDI: LCIBAYLN	Feb 12 2025 05:03:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
15126546	+ Email/PDF: MarletteBKNotifications@resurgent.com	Feb 12 2025 00:27:54	Best Egg/SST, 4315 Pickett Road, Saint Joseph, MO 64503-1600
15126547	EDI: CAPITALONE.COM	Feb 12 2025 05:03:00	Capital One Bank USA, N.A., 15000 Capital One Drive, Richmond, VA 23238
15139733	EDI: CAPITALONE.COM	Feb 12 2025 05:03:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15163085	EDI: CITICORP	Feb 12 2025 05:03:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15126548	+ EDI: WFNNB.COM	Feb 12 2025 05:03:00	Comenity Bank/Buckle, P.O. Box 182789, Columbus, OH 43218-2789
15126549	+ EDI: WFNNB.COM	Feb 12 2025 05:03:00	Comenity Bank/Legendary Pine, P.O. Box 182789, Columbus, OH 43218-2789
15126550	+ EDI: WFNNB.COM	Feb 12 2025 05:03:00	Comenity Bank/Pier One, P.O. Box 182789, Columbus, OH 43218-2789
15126551	+ EDI: WFNNB.COM	Feb 12 2025 05:03:00	Comenitybank/Victorias, P.O. Box 182789, Columbus, OH 43218-2789
15301443	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 12 2025 00:21:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
15163521	Email/Text: ECMCBKNotices@ecmc.org	Feb 12 2025 00:22:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
15126552	+ EDI: PHINAMERI.COM	Feb 12 2025 05:03:00	GM Financial, P.O. Box 181145, Arlington, TX 76096-1145
15126553	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Feb 12 2025 00:21:00	GS Bank USA, P.O. Box 45400, Salt Lake City, UT 84145-0400
15164008	^ MEBN	Feb 12 2025 00:06:39	Goldman Sachs Bank USA, c/o John D. Sadler, 1909 K Street NW, 12th Floor, Washington DC 20006-1152
15158940	EDI: JEFFERSONCAP.COM	Feb 12 2025 05:03:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15184266	Email/PDF: resurgentbknotifications@resurgent.com	Feb 12 2025 00:42:06	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15126554	+ Email/Text: bankruptcy@marinerfinance.com	Feb 12 2025 00:21:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
15507310	Email/Text: nsm_bk_notices@mrcooper.com	Feb 12 2025 00:21:00	Nationstar Mortgage LLC, c/o RightPath Servicing, PO Box 619096, Dallas, TX 75261-9741
15126556	Email/Text: NissanBKNotices@nationalbankruptcy.com	Feb 12 2025 00:21:00	Nissan-Infiniti LT, 8900 Freeport Parkway, Irving, TX 75063
15126555	+ Email/PDF: bankruptcy_prod@navient.com	Feb 12 2025 00:29:00	Navient, P.O. Box 9500, Wilkes Barre, PA 18773-9500
15133551	+ EDI: AGFINANCE.COM	Feb 12 2025 05:03:00	ONEMAIN, P.O. Box 3251, Evansville, In. 47731-3251
15126557	+ EDI: AGFINANCE.COM	Feb 12 2025 05:03:00	One Main Financial, P.O. Box 1010, Evansville, IN 47706-1010
15126558	EDI: G2RSPSECU	Feb 12 2025 05:03:00	PSECU, P.O. Box 67013, Harrisburg, PA 17106-7013

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15126558	Email/Text: bankruptcynotices@psecu.com	Feb 12 2025 00:22:00	PSECU, P.O. Box 67013, Harrisburg, PA 17106-7013
15164131	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 12 2025 00:28:29	Pinnacle Service Solutions LLC, 4408 Milestrip Rd, #247, Blasdel NY 14219-2553
15160057	EDI: Q3G.COM	Feb 12 2025 05:03:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15154194	Email/PDF: resurgentbknotifications@resurgent.com	Feb 12 2025 00:28:29	Resurgent Capital Services as servicing agent for, Best Egg, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15711926	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 12 2025 00:21:00	Rushmore Loan Servicing, PO Box 619096, Dallas, TX 75261-9096
15126559	+ EDI: CITICORP	Feb 12 2025 05:03:00	Sears/CBNA, P.O. Box 6217, Sioux Falls, SD 57117-6217
15126560	+ EDI: SYNC	Feb 12 2025 05:03:00	Syncb/Amazon, P.O. Box 965015, Orlando, FL 32896-5015
15126561	+ EDI: SYNC	Feb 12 2025 05:03:00	Syncb/Lowes, P.O. Box 956005, Orlando, FL 32896-0001
15126562	+ EDI: SYNC	Feb 12 2025 05:03:00	Syncb/TJX Cos DC, P.O. Box 965015, Orlando, FL 32896-5015
15159781	+ EDI: AISACG.COM	Feb 12 2025 05:03:00	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15126686	^ MEBN	Feb 12 2025 00:06:50	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15148088	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 12 2025 00:21:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15126563	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 12 2025 00:21:00	Toyota Motor Credit, P.O. Box 9786, Cedar Rapids, IA 52409-0004
15126564	+ EDI: USBANKARS.COM	Feb 12 2025 05:03:00	US Bank Home Mortgage, 4801 Frederica Street, Owensboro, KY 42301-7441
15161272	EDI: AIS.COM	Feb 12 2025 05:03:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 50

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing, LLC
cr		Nationstar Mortgage LLC
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		Rushmore Loan Servicing
cr	*	LVNV Funding, LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15143313	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15184267	*	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 4 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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**in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 13, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2025 at the address(es) listed below:**

Name	Email Address
Brian J. Bleasdale	on behalf of Debtor Nicholas J. Crupie bleasdb@yahoo.com
Brian J. Bleasdale	on behalf of Joint Debtor Lisa A. Crupie bleasdb@yahoo.com
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC logsecf@logs.com
Denise Carlon	on behalf of Creditor Bayview Loan Servicing LLC dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Community Loan Servicing LLC dcarlon@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor Bayview Loan Servicing LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Michelle L. McGowan	on behalf of Creditor Nationstar Mortgage LLC mimcgowan@raslg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert P. Wendt	on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION pawb@fedphe.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor Bayview Loan Servicing LLC pawb@fedphe.com
William E. Craig	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial wcraig@egalawfirm.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 14